

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert D. Carlton
Debtor

Case No. 17-02709-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jul 21, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2022:

Recip ID	Recipient Name and Address
db	+ Robert D. Carlton, 35 South Liverpool Street, Manchester, PA 17345-1122
4940004	+ Frederick I. Weinberg & Associates, 375 East Elm Street, Suite 210, Conshohocken, PA 19428-1973

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jul 21 2022 22:43:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
4944667	+ EDI: PHINAMERI.COM	Jul 21 2022 22:43:00	Americredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
5305333	+ EDI: PHINAMERI.COM	Jul 21 2022 22:43:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
4939999	+ EDI: TSYS2	Jul 21 2022 22:43:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
4940000	EDI: CAPITALONE.COM	Jul 21 2022 22:43:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
4940001	+ EDI: CONVERGENT.COM	Jul 21 2022 22:43:00	Convergent Outsourcing, Inc., 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
4940002	Email/Text: bknotice@ercbpo.com	Jul 21 2022 18:42:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
4940003	Email/Text: data_processing@fin-rec.com	Jul 21 2022 18:42:00	Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
4940005	+ EDI: PHINAMERI.COM	Jul 21 2022 22:43:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
4940006	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 21 2022 18:48:41	LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497
4971833	Email/PDF: resurgentbknofications@resurgent.com	Jul 21 2022 18:48:41	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4958802	Email/Text: camanagement@mtb.com	Jul 21 2022 18:42:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
4940007	Email/Text: camanagement@mtb.com	Jul 21 2022 18:42:00	M&T Bank, 1 Fountain Plaza, Buffalo, NY 14203
4966009	+ Email/Text: camanagement@mtb.com	Jul 21 2022 18:42:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
4950112	EDI: AGFINANCE.COM		

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		Jul 21 2022 22:43:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
4940009	+ EDI: AGFINANCE.COM	Jul 21 2022 22:43:00	OneMain Financial, 601 NW 2nd Street, Evansville, IN 47708-1013
5027534	EDI: PRA.COM	Jul 21 2022 22:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4940010	EDI: PRA.COM	Jul 21 2022 22:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
4978700	EDI: PRA.COM	Jul 21 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4940923	+ EDI: RECOVERYCORP.COM	Jul 21 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4940011	EDI: RMSC.COM	Jul 21 2022 22:43:00	Synchrony Bank / Lowe's, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
TOTAL: 21			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
cr	*+	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4946979	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
4940008	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, 1 Fountain Plaza, Buffalo, NY 14203
5027533	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor LakeView Loan Servicing LLC bkgroup@kmlawgroup.com

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Paul Donald Murphy-Ahles

on behalf of Debtor 1 Robert D. Carlton pmurphy@dplglaw.com kgreene@dplglaw.com

Rebecca Ann Solarz

on behalf of Creditor LakeView Loan Servicing LLC bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

TOTAL: 6

Information to identify the case:

Debtor 1

Robert D. Carlton

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9381

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-02709-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert D. Carlton

7/21/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.